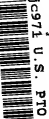


01/25/01



01-26-01

Express Mail No. EL507836485US

PATENT APPLICATION TRANSMITTAL LETTER

TO THE ASSISTANT COMMISSIONER OF PATENTS:

Transmitted herewith for filing is the patent application identified as follows:

Inventor: Steven J. SANDERS

Title: METHOD AND SYSTEM FOR INVESTING IN CUSTOMIZABLE
INVESTMENT PRODUCTS

Enclosed are:

55 Sheets of Specification, including 12 sheets of claims and an Abstract
Eleven (11) Sheets of Drawings (Figures 1-11)
Declaration and Power of Attorney for Patent Application (Unexecuted)
Transmittal of Application Under 37 CFR 1.41(c)

The filing fee has been calculated as follows:

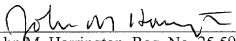
	CLAIMS AS FILED			
	<u>Number Filed/Paid For</u>	<u>Number Extra</u>	<u>Rate</u>	<u>Fee</u>
BASIC FEE			\$710	\$ 710
TOTAL CLAIMS	91-20	71	\$18	\$1,278
INDEPENDENT CLAIMS	3-3	0	\$80	\$ 0
MULTIPLE DEPENDENT CLAIM PRESENT - NO			\$	\$ 0
FEE TOTAL				\$1,988

Enclosed is a check in the amount of \$1,988 to cover the filing fees. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

Please address all correspondence and telephone calls in connection with this application to:

George T. Marcou, Esq.
Kilpatrick Stockton LLP
700 13th Street, NW, Suite 800
Washington, DC 20005
(202) 508-5800 (Phone)
(202) 508-5858 (Facsimile)

Dated: 1/25/01


John M. Harrington, Reg. No. 25,592 for
George T. Marcou, Reg. No. 33,014

Kilpatrick Stockton LLP
700 13th Street, NW, Suite 800
Washington, DC 20005



EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number: EL 507836485US

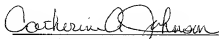
Date of Deposit: January 25, 2001

Type of Document(s): 55 pages Specification, Claims and Abstract;
Eleven (11) pages of drawings;
Declaration and Power of Attorney
(Unexecuted);
Transmittal of Application Under 37 CFR
1.41(c);
Patent Application Transmittal Letter
(duplicate);
Check in the amount of \$1,988; and
Return postcard

Serial No.: Unassigned

Date Filed: Herewith

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, DC 20231.


Catherine A. Johnson

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Steven J. SANDERS
Serial No. : Unassigned
Filing Date : Herewith
For : METHOD AND SYSTEM FOR INVESTING
CUSTOMIZABLE INVESTMENT PRODUCTS

Assistant Commissioner for Patents
Box: PATENT APPLICATION
Washington, D.C. 20231

TRANSMITTAL OF APPLICATION UNDER 37 CFR 1.41(c)

Sir:

The undersigned attorney hereby makes application for U.S. Letters Patent on behalf of Applicant, Steven J. SANDERS, whose address and citizenship is as follows:

<u>Inventor</u>	<u>Address</u>	<u>Citizenship</u>
Steven J. Sanders	175 Palmer Lane Thornwood, NY 10594	U.S.A.

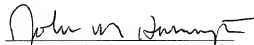
Applicant claims the benefit, under 35 USC § 119, of U.S. Provisional Application Number 60/177,981 filed January 25, 2000; U.S. Provisional Application Number 60/178,454 filed January 27, 2000; U.S. Provisional Application Number 60/190,971 filed March 22, 2000; and U.S. Provisional Application Number 60/200,951 filed May 1, 2000.

Please address all correspondence and telephone calls in connection with this application to:

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Respectfully submitted,

Date: 1/25/01
KILPATRICK STOCKTON LLP
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John M. Harrington, Reg. No. 25,592
for George T. Marcou, Reg. No. 33,014